

Information to identify the case:

Debtor 1	Carlos Lamon Magett		Social Security number or ITIN xxx-xx-9756
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
			EIN _____
United States Bankruptcy Court Northern District of Illinois			
Case number: 22-01548			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos Lamon Magett

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

September 5, 2025

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Carlos Lamon Magett

Debtor

Case No. 22-01548-TAB

Chapter 13

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Sep 05, 2025

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2025:**Recip ID****Recipient Name and Address**db
29659434

- + Carlos Lamon Magett, 8532 S Burnham, Chicago, IL 60617-3102
- + BNSF Railway Credit Union, C/O Homer, Wilson & Company, LTD, 900 Ridge Road, Suite S, Munster, IN 46321-1727

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

29659428

- + Email/PDF: AffirmBKNotifications@resurgent.com

Sep 05 2025 23:01:30

Affirm Inc, Attn: Bankruptcy Dept., 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108-2716

29659420

- + Email/Text: GSBankElectronicBankruptcyNotice@g.com

Sep 05 2025 23:03:00

Apple Card/Gs Bank Usa, Attn: Bankruptcy Dept., LOCKBOX 6112 PO BOX 7247, PHILADELPHIA, PA 19170-0001

29659417

- + EDI: CITICORP

Sep 06 2025 02:47:00

Best Buy/Cbna, Attn: Bankruptcy Dept., 50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007-1032

29659435

- Email/Text: BNCNotice-Forward@cityofchicago.org

Sep 05 2025 23:02:00

City of Chicago - Dept of Revenue, Bankruptcy Department, PO BOX 88292, Room 107, Chicago, IL 60680

29659433

- Email/Text: BNCNotice-Forward@cityofchicago.org

Sep 05 2025 23:02:00

City of Chicago Bureau Parking, Bankruptcy Dept/City Clerk, 121 N. LaSalle St, Room 107, Chicago, IL 60602

29665575

- Email/Text: BNCNotice-Forward@cityofchicago.org

Sep 05 2025 23:02:00

City of Chicago Department of Finance, Chicago Dept. of Law Bankruptcy, 121 N Lasalle St. Suite 400, Chicago IL.60602

29664283

- Email/Text: BNCNotice-Forward@cityofchicago.org

Sep 05 2025 23:02:00

City of Chicago Department of Finance, Utility Billing & Customer Service Divis, 121 N. LaSalle St., Suite 400, Chicago, IL 60602

29661745

- Email/Text: BNCNotice-Forward@cityofchicago.org

Sep 05 2025 23:02:00

City of Chicago Dept. of Administrative Hearing, Chicago Dept. of Law Bankruptcy, 121 N. LaSalle St., Suite 400, Chicago, IL 60602

29659419

- + EDI: CAPONEAUTO.COM

Sep 06 2025 02:53:00

Capital One Auto Finan, Attn: Bankruptcy Dept., PO BOX 259407, PLANO, TX 75025-9407

29664199

- + EDI: AISACG.COM

Sep 06 2025 02:47:00

Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

29699658

- + EDI: AISACG.COM

Sep 06 2025 02:47:00

Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

29659423

- + EDI: CAPITALONE.COM

Sep 06 2025 02:47:00

Capital One Bank Usa N, Attn: Bankruptcy Dept., PO BOX 31293, SALT LAKE CITY, UT 84131-0293

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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29659425	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 05 2025 23:01:24	Credit One Bank Na, Attn: Bankruptcy Dept., PO BOX 98875, LAS VEGAS,NV 89193-8875
29664401	EDI: DISCOVER	Sep 06 2025 02:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
29659416	+ EDI: DISCOVER	Sep 06 2025 02:47:00	Discover Fin Svcs Llc, Attn: Bankruptcy Dept., PO BOX 15316, WILMINGTON,DE 19850-5316
29659432	Email/Text: bankruptcycourts@equifax.com	Sep 05 2025 23:03:00	Equifax, Attn: Bankruptcy Dept., Po Box 740241, Atlanta,Ga 30374
29659431	^ MEBN	Sep 05 2025 22:57:28	Experian, Attn: Bankruptcy Dept., Po Box 2002, Allen,Tx 75013-2002
29659440	Email/Text: rev.bankruptcy@illinois.gov	Sep 05 2025 23:03:00	Illinois Department of Revenue, Bankruptcy Department, PO Box 19035, Springfield,IL 62794
29752231	Email/Text: rev.bankruptcy@illinois.gov	Sep 05 2025 23:03:00	Illinois Department of Revenue, Bankruptcy Section, P.O. Box 19035, Springfield, IL 62794-9035
29659437	+ EDI: IRS.COM	Sep 06 2025 02:47:00	IRS Priority Debt, Bankruptcy Dept., PO Box 7346, Philadelphia,PA 19101-7346
29659441	^ MEBN	Sep 05 2025 22:58:34	Illinois Housing Development Authority, Bankruptcy Dept., 111 E Wacker Drive, Ste 1100, Chicago,IL 60601-4306
29659426	+ EDI: PHINGENESIS	Sep 06 2025 02:53:00	Kay Jewelers/Genesis, Attn: Bankruptcy Dept., 15220 NW GREENBRIER PKWY, BEAVERTON,OR 97006-5744
29659412	+ Email/Text: support@ljross.com	Sep 05 2025 23:03:00	L J Ross Associates In, Attn: Bankruptcy Dept., 4 UNIVERSAL WAY, JACKSON,MI 49202-1455
29720417	Email/PDF: resurgentbknotifications@resurgent.com	Sep 05 2025 23:13:27	LVNV Funding LLC, c/o Resurgent Capital Services, Po Box 10587, Greenville, SC 29603-0587
29717410	Email/PDF: resurgentbknotifications@resurgent.com	Sep 05 2025 23:13:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
29676520	+ EDI: AGFINANCE.COM	Sep 06 2025 02:47:00	One Main Financial, PO Box 3251, Evansville, IN 47731-3251
29659421	+ EDI: AGFINANCE.COM	Sep 06 2025 02:47:00	Onemain, Attn: Bankruptcy Dept., PO BOX 1010, EVANSVILLE,IN 47706-1010
29659414	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 05 2025 23:13:54	Opensky Cbnk, Attn: Bankruptcy Dept., 101 CROSSWAYS PARK DR W, WOODBURY,NY 11797-2020
29746252	EDI: PRA.COM	Sep 06 2025 02:47:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
29746258	EDI: PRA.COM	Sep 06 2025 02:47:00	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk, VA 23541
29723121	^ MEBN	Sep 05 2025 22:58:01	Pink Dogwood 13, LLC, PO BOX 1931, Burlingame, CA 94011-1931
29659418	+ EDI: SYNC	Sep 06 2025 02:47:00	Syncb/Amazon, Attn: Bankruptcy Dept., PO BOX 965015, ORLANDO,FL 32896-5015
29659424	+ EDI: SYNC	Sep 06 2025 02:47:00	Syncb/Sams Club, Attn: Bankruptcy Dept., PO BOX 965005, ORLANDO,FL 32896-5005
29659413	+ EDI: CITICORP	Sep 06 2025 02:47:00	Thd/Cbna, Attn: Bankruptcy Dept., PO BOX 6497, SIOUX FALLS,SD 57117-6497
29659430	^ MEBN	Sep 05 2025 22:57:04	Transunion, Attn: Bankruptcy Dept., Po Box 1000, Chester,Pa 19016-1000
29707914	Email/Text: US BANK _bkmail@ecf.epiqsystems.com	Sep 05 2025 23:03:00	U.S. Bank National Association, c/o U.S. Bank

District/off: 0752-1

User: admin

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Home Mortgage,, a division of U.S. Bank N.A.,
4801 Frederica Street, Owensboro, Kentucky
42301

29659415	Email/Text: USBANK_bkmail@ecf.epiqsystems.com	Sep 05 2025 23:03:00	Us Bank Home Mortgage, Attn: Bankruptcy Dept., 4801 FREDERICA ST, OWENSBORO,KY 42301
29659422	Email/Text: bknotice@upgrade.com	Sep 05 2025 23:02:00	Upgrade Inc, Attn: Bankruptcy Dept., 275 BATTERY ST FL 23, SAN FRANCISCO,CA 94111
29659429	+ EDI: LCIUPSTART	Sep 06 2025 02:47:00	Upstart Network Inc/F, Attn: Bankruptcy Dept., 2 CIRCLE STAR WAY, SAN CARLOS,CA 94070-6200

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
29659427	*+	Credit One Bank Na, Attn: Bankruptcy Dept., PO BOX 98875, LAS VEGAS,NV 89193-8875
29659438	*+	IRS Priority Debt, Bankruptcy Dept., PO Box 7346, Philadelphia,PA 19101-7346
29659439	*+	IRS Priority Debt, Bankruptcy Dept., PO Box 7346, Philadelphia,PA 19101-7346
29659436	*+	Internal Revenue Service, PO Box 7346, Philadelphia,PA 19101-7346

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2025 at the address(es) listed below:

Name	Email Address
Adam Brief	Ustpregion11.es.ecf@usdoj.gov
Charles F Kinzer	on behalf of Debtor 1 Carlos Lamon Magett ndil@geracilaw.com
Dana N O'Brien	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION dana.obrien@mccalla.com mccallaecf@ecf.courtdrive.com
Jaime Dowell	on behalf of Creditor City Of Chicago jaime.dowell@cityofchicago.org
Ricardo Gomez	on behalf of Debtor 1 Carlos Lamon Magett ndil@geracilaw.com
Thomas H. Hooper	thomas.h.hooper@chicagoch13.com

TOTAL: 6